

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicola Tollett Jefferson  
 Debtor

Case No. 17-13595-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
Form ID: pdf900Page 1 of 1  
Total Noticed: 7

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db #Nicola Tollett Jefferson, 9103 Ayrdale Cres, Apt A, Philadelphia, PA 19128-1050  
 13922636 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701-4747)  
 13930627 +Wells Fargo Bank NA, c/o Mario J. Hanyon, Esq., Phelan Hallinan Diamond & Jones LLP,  
 1617 JFK Blvd., Ste. 1400, One Penn Ctr. Plaza, Phila., PA 19103-1823  
 13932974 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,  
 1000 Blue Gentian Road, Eagan, MN, 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 10 2018 01:44:04 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2018 01:43:27  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2018 01:44:01 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

ALFRED ABEL on behalf of Debtor Nicola Tollett Jefferson aa.law@alfredabellaw.com,  
 G22350@notify.cincompass.com  
 FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
 JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 MARIO J. HANYON on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmllawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmllawgroup.com  
 THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
 TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re** :  
:  
**Nicola Tollett Jefferson** : **Chapter 13**  
**a/k/a Nicola Jefferson** :  
:  
**Debtor.** : **Case No. 17-13595**

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**ORDER APPROVING STIPULATION IN SETTLEMENT OF  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

**AND NOW**, this 9th day of January, 2018, Wells Fargo Bank, N.A. ("Movant") having filed a motion for relief from the automatic stay;

**AND** Movant and Debtor(s) having entered into a Stipulation in Settlement of Motion for Relief from the Automatic Stay ("Stipulation") (see Docket Entry No. 63);

**AND** Movant and Debtor seeking the Court's approval of their Stipulation;

**AND** paragraph 11 of the Stipulation providing:

This stipulation survives any loan modification agreed to and executed during the instant bankruptcy. If any regular monthly mortgage payment due after the execution of a loan modification is more than fifteen (15) days late, Movant shall send Debtor and counsel a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days from the date of the Notice, counsel may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay and waiving Rule 4001(a)(3) so that Relief Order is immediately effective and enforceable.

Stipulation ¶ 11;

**AND** paragraph 11 of the Stipulation being vague and confusing in that, taken literally, the provision suggests that the payment schedule in the Stipulation will survive any loan modification;

**AND** the Court having had the opportunity at a non-related hearing on January 3, 2018, to have a colloquy regarding the language of paragraph 11 with Movant's counsel, Jerome Blank, who clarified that Movant's intent in including this provision in the Stipulation is solely to provide that the procedure set forth in paragraph 11 of the Stipulation for ongoing regular monthly mortgage payments that are more than fifteen (15) days late shall continue to apply during the bankruptcy case regardless of whether the parties enter into a loan modification;

**AND**, based on this clarification, the Court **APPROVING** the Stipulation.<sup>1</sup>



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HONORABLE JEAN K. FITZSIMON  
United States Bankruptcy Judge

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<sup>1</sup> The Court urges Mr. Blank to revise the language in his form stipulation in settlement of motion for relief from the automatic stay to resolve the concern raised in this Order.